

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Maurice Dietrich Jones, Sr.  
Karren Denese Jones  
Debtors

Case No. 13-06176-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 60

Date Rcvd: Jan 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2020.

db/jdb  
cr  
+Maurice Dietrich Jones, Sr., Karren Denese Jones, 3465 Chablis Way, York, PA 17404-8620  
+U.S. Bank N.A., by its servicer, Ocwen Loan Servic, Stern & Eisenberg, PC, 1581 Main St,  
Suite 200, Warrington, PA 18976-3403  
4420319 Acs/dept Of Ed, Attn: Customer Service Dept., P.O. Box 7063, Utica, NY 13504-7063  
4476796 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
El Segundo, CA 90245-3504  
4420322 +Baystate Gas-brockton, Po Box 67015, Harrisburg, PA 17106-7015  
4420326 ++CONSUMER DEBT SERVICES, P O BOX 714242, COLUMBUS OH 43271-4242  
(address filed with court: Cds/collection Agency, c/o Escallate, LLC, Po Box 714017,  
Columbus, OH 43271)  
4420325 +Cbcs, Po Box 2334, Columbus, OH 43216-2334  
4420328 +Citi/stdnt Ln Rsrc Cnt, 99 Garnsey Rd, Pittsford, NY 14534-4565  
4420330 +Citistudentln, 701 E 60th St N, Sioux Falls, SD 57104-0432  
4420332 +Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326  
4420333 +Equiant Financial Svcs, 4343 N Scottsdale Rd Ste, Scottsdale, AZ 85251-3343  
4420334 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
4420335 +Hilco Rec, 5 Revere Dr Ste 510, Northbrook, IL 60062-8007  
4420341 +Main Street Acquisiton, 3950 Johns Creek Ct Ste, Suwanee, GA 30024-1296  
4420346 +National City Bank, Attention: Bankruptcy Department, 6750 Miller Road,  
Brecksville, OH 44141-3262  
4420354 +Pmab Srvc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091  
4472201 RAC Trust, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
4420356 +Roi, 1920 Greenspring D, Timonium, MD 21093-4156  
4420363 +Wffinancial, 4830 Carlisle Pike # E-3, Mechanicsburg, PA 17050-7707  
4463054 +YORK CLINIC COMPANY C/O PASI, PO BOX 188, BRENTWOOD, TN 37024-0188  
4420365 York County Tax Claim Bureau, Administrative Center Room 110, 28 East Market Street,  
York, PA 17401-1577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4420320 +EDI: AFNIRECOVERY.COM Jan 24 2020 00:13:00 Afni, Inc., Attn: DP Recovery Support,  
Po Box 3427, Bloomington, IL 61702-3427  
4434949 EDI: AIS.COM Jan 24 2020 00:13:00 American InfoSource LP as agent for, Verizon,  
Po Box 248838, Oklahoma City, OK 73124-8838  
4420321 +EDI: TSYS2.COM Jan 24 2020 00:13:00 Barclays Bank Delaware,  
Attention: Customer Support Dept., Po Box 8833, Wilmington, DE 19899-8833  
4420323 EDI: CAPITALONE.COM Jan 24 2020 00:13:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,  
Po Box 5155, Norcross, GA 30091  
4420324 E-mail/Text: bankruptcy@cashcall.com Jan 23 2020 19:09:47 Cashcall Inc,  
Attention: Bankruptcy Department, 1600 S Douglass Rd, Anaheim, CA 92806  
4420327 EDI: CITICORP.COM Jan 24 2020 00:13:00 Citi Corp Credit Services,  
Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195  
4443553 EDI: CAPITALONE.COM Jan 24 2020 00:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4420329 +EDI: CITICORP.COM Jan 24 2020 00:13:00 Citibank N A, 701 E 60th St N,  
Sioux Falls, SD 57104-0493  
4420331 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 23 2020 19:23:00 Cms-cardworks,  
Po Box 9201, Old Bethpage, NY 11804-9001  
4444544 +EDI: ECMC.COM Jan 24 2020 00:13:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
4478544 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 23 2020 19:22:45  
East Bay Funding, LLC its successors and assigns, as assignee of Roundup Funding L.L.C.,  
Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
4420336 +EDI: HFC.COM Jan 24 2020 00:13:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,  
Carol Stream, IL 60197-5253  
4420337 +EDI: HFC.COM Jan 24 2020 00:13:00 Hsbc Best Buy, Attn: Bankruptcy, Po Box 6985,  
Bridge Water, NJ 08807-0985  
4420338 +EDI: HFC.COM Jan 24 2020 00:13:00 Hsbc/rs, Attn: Bankruptcy, 961 Weigel Dr,  
Elmhurst, IL 60126-1058  
4420339 EDI: IRS.COM Jan 24 2020 00:13:00 Internal Revenue Service,  
Centralized Insolvency Operation, P.O. Box 21126, Philadelphia, PA 19114  
4478546 E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 23 2020 19:22:45  
LVNV Funding, LLC its successors and assigns as, assignee of Chase Bank USA, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4478543 E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 23 2020 19:22:52  
LVNV Funding, LLC its successors and assigns as, assignee of Cash Call, Inc,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4420340 +E-mail/PDF: resurgentbknnotifications@resurgent.com Jan 23 2020 19:22:45 Lvnv Funding Llc,  
P.o. B 10584, Greenville, SC 29603-0584  
4472200 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 23 2020 19:22:51 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
4420343 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 23 2020 19:22:44 Merrick Bank,  
Pob 9201, Old Bethpage, NY 11804-9001  
4420344 +EDI: MID8.COM Jan 24 2020 00:13:00 Midland Credit Mgmt, 8875 Aero Dr,  
San Diego, CA 92123-2255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4420347 +E-mail/Text: egssupportservices@alorica.com Jan 23 2020 19:09:44 NCO - Medclr,  
507 Prudential Rd, Horsham, PA 19044-2308

4420345 +E-mail/Text: bknotice@ncmlc.com Jan 23 2020 19:09:43 National Capital Management,  
8245 Tournament Drive Ste. 230, Memphis, TN 38125-1741

4420348 +E-mail/Text: egssupportservices@alorica.com Jan 23 2020 19:09:44 Nco Financial Systems,  
507 Prudential Rd, Horsham, PA 19044-2308

4420349 +EDI: WFNNB.COM Jan 24 2020 00:13:00 Newport News, Po Box 182124,  
Columbus, OH 43218-2124

4420350 +Fax: 407-737-5634 Jan 23 2020 19:21:51 Ocwen Loan Servicing, Attn: Bankruptcy Dept.,  
1661 Worthington Rd. Ste. 100, West Palm Beach, FL 33409-6493

4420351 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 23 2020 19:09:40 PA Department of Revenue,  
BUREAU OF COMPLIANCE, PO BOX 280946, Harrisburg, PA 17128-0946

4420355 EDI: PRA.COM Jan 24 2020 00:13:00 Portfolio Rc, Attn: Bankruptcy,  
120 Corporate Blvd Suite 100, Norfolk, VA 23502

4453477 EDI: PRA.COM Jan 24 2020 00:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk, VA 23541

4420358 EDI: TFSR.COM Jan 24 2020 00:13:00 Toyota Motor Credit Co, 500 Redbrook Blvd.,  
Owings Mills, MD 21117

4420357 +EDI: WTRRN BANK.COM Jan 24 2020 00:13:00 Target, Po Box 9475, Minneapolis, MN 55440-9475

4937413 EDI: BL-TOYOTA.COM Jan 24 2020 00:13:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

4421839 EDI: TFSR.COM Jan 24 2020 00:13:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026

4420359 +EDI: VERIZONCOMB.COM Jan 24 2020 00:13:00 Verizon Maryland Inc, 500 Technology Dr,  
Weldon Spring, MO 63304-2225

4445743 +EDI: WFFC.COM Jan 24 2020 00:13:00 WELLS FARGO BANK, N.A., PO BOX 10438, MAC: X2505-036,  
DES MOINES, IA 50306-0438

4420360 EDI: CHASE.COM Jan 24 2020 00:13:00 Wash Mutual/Providian, Attn: Bankruptcy Dept,  
Po Box 10467, Greenville, SC 29603

4420361 EDI: CHASE.COM Jan 24 2020 00:13:00 Washington Mutual / Providian, Attn: Bankruptcy Dept.,  
Po Box 10467, Greenville, SC 29603

4420362 +EDI: WFFC.COM Jan 24 2020 00:13:00 Wells Fargo Financial PA, Inc., 4137 121st Street,  
Urbandale, IA 50323-2310

4420364 +EDI: WFNNB.COM Jan 24 2020 00:13:00 Wfnnb/dress Barn, Po Box 182273,  
Columbus, OH 43218-2273

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5212501\* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

4445746\* +WELLS FARGO BANK, N.A., PO BOX 10438, MAC: X2505-036, DES MOINES, IA 50306-0438

4577153\* +Wells Fargo Financial PA, Inc., 4137 121st Street, Urbandale, IA 50323-2310

4420342 ##+Meridian Financial Svc, 21 Overland Industrial B, Asheville, NC 28806-1376

4420352 ##+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

4420353 ##+Pinnacle Credit Serivc, Po Box 640, Hopkins, MN 55343-0640

TOTALS: 0, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 25, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Portfolio Recovery Associates, LLC  
JSchwartz@mesterschwartz.com  
Leslie J Rase on behalf of Creditor U.S. Bank N.A., by its servicer, Ocwen Loan Servicing,  
LLC paklogs.com  
Tony Santo Sangiamo on behalf of Debtor 2 Karren Denese Jones tsanlaw@gmail.com,  
kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com  
Tony Santo Sangiamo on behalf of Debtor 1 Maurice Dietrich Jones, Sr. tsanlaw@gmail.com,  
kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1                      Maurice Dietrich Jones Sr.  
First Name    Middle Name    Last Name

Debtor 2                      Karren Denese Jones  
(Spouse, if filing)                      First Name    Middle Name    Last Name

Social Security number or ITIN    xxx-xx-6225  
EIN    --

Social Security number or ITIN    xxx-xx-8804  
EIN    --

United States Bankruptcy Court    Middle District of Pennsylvania

Case number:    1:13-bk-06176-HWV

12/18

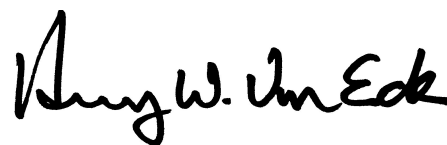
**Order of Discharge**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maurice Dietrich Jones Sr.

Karren Denese Jones  
fka Karren Denese Webb

By the  
court:



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: KarenDavis, Deputy Clerk

1/23/20

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**